



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name REGIONS FINANCIAL CORPORATION

City/State BIRMINGHAM, AL

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 157,943,000

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

REGIONS FINANCIAL CORPORATION
1900 FIFTH AVENUE NORTH

BIRMINGHAM, AL 35203

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BHC Name

City/State

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	162,364,667	151,602,000	153,634,000	137,152,500	125,214,250
Net income (\$000)	1,560,000	2,083,000	2,521,000	1,094,000	1,582,000
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.81	2.79	46	2.58	2.65	39	2.58	2.60	43	2.87	2.77	53	3.03	3.01	45
+ Non-interest income	1.54	0.94	81	1.67	1.09	80	1.64	1.04	80	1.71	1.21	79	1.74	1.32	76
- Overhead expense	2.52	2.18	78	2.46	2.21	71	2.46	2.17	73	2.67	2.57	65	2.82	2.69	63
- Provision for credit losses	0.13	0.10	65	-0.56	-0.12	4	-0.34	-0.09	10	0.97	0.51	89	0.31	0.15	84
+ Securities gains (losses)	0	0	20	0	0.01	64	0	0.01	58	0	0.02	47	-0.02	0.01	6
+ Other tax equivalent adjustments	0	0	4	0	0	5	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.67	1.46	73	2.38	1.76	85	2.12	1.66	80	1	1.04	44	1.64	1.56	55
Net operating income	1.28	1.10	75	1.83	1.34	85	1.64	1.26	82	0.80	0.81	42	1.26	1.19	53
Net income	1.28	1.10	75	1.83	1.34	85	1.64	1.26	83	0.80	0.82	41	1.26	1.19	53
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.29	3.36	42	2.98	3.12	37	2.98	3.06	41	3.49	3.55	43	4.22	4.41	36
Interest expense	0.15	0.35	19	0.13	0.26	20	0.12	0.25	20	0.30	0.52	19	0.77	1.08	30
Net interest income (tax equivalent)	3.14	3.01	54	2.86	2.85	45	2.86	2.80	48	3.20	3.01	57	3.45	3.33	51
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.28	0.09	90	0.25	0.12	82	0.24	0.11	84	0.58	0.27	85	0.43	0.21	84
Earnings coverage of net loan and lease losses (X)	11.02	36.38	31	13.09	26.30	41	13.34	39.72	33	5.13	22.91	24	6.63	24.40	26
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.50	1.17	81	1.71	1.32	80	1.68	1.23	83	2.54	1.58	87	1.05	0.83	76
Allowance for loan and lease losses / Total loans and leases	1.49	1.15	81	1.70	1.30	81	1.67	1.20	84	2.49	1.55	87	1.04	0.81	76
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.53	0.39	75	0.65	0.58	65	0.54	0.49	64	0.90	0.71	71	0.70	0.57	66
30-89 days past due loans and leases / Total loans and leases	0.33	0.33	63	0.26	0.29	55	0.32	0.32	60	0.39	0.39	61	0.43	0.43	61
Liquidity and Funding															
Net noncore funding dependence	-8.97	5.89	9	-21.82	-3.31	8	-21.47	-2.33	4	-12.21	3.20	8	7.08	14.45	28
Net short-term noncore funding dependence	-10.75	0.87	13	-23.21	-9.17	14	-23.77	-7.71	10	-14.04	-4.76	17	2.07	3.38	38
Net loans and leases / Total assets	59.52	63.09	36	52.92	58.81	31	53.41	58.67	32	57.59	61.58	31	65.33	63.77	42
Capitalization															
Tier 1 leverage ratio	8.48	9.22	27	8.81	9.07	46	8.08	8.98	26	8.71	9.13	41	9.65	9.76	54
Holding company equity capital / Total assets	9.61	9.68	51	11.90	10.79	69	11.21	10.71	58	12.27	11.16	68	12.87	12.43	57
Total equity capital (including minority interest) / Total assets	9.61	9.81	48	11.91	10.91	67	11.21	10.82	57	12.27	11.29	66	12.87	12.57	55
Common equity tier 1 capital / Total risk-weighted assets	9.29	11.79	12	10.76	12.64	22	9.57	12.42	9	9.84	12.38	10	9.68	12.17	11
Net loans and leases / Equity capital (X)	6.20	6.64	43	4.45	5.47	27	4.76	5.53	35	4.69	5.58	30	5.08	5.21	50
Cash dividends / Net income	37.12	31.93	56	26.12	27.22	49	28.88	28.27	52	63.80	42.30	82	41.78	33.12	69
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	0.98	6.04	37	7.53	9.51	47	10.74	10.50	63	16.56	16.68	52	0.69	9.26	13
Equity capital	-18.45	-3.83	18	3.92	7.52	36	1.19	7.46	19	11.14	6.99	75	7.99	10.49	52
Net loans and leases	13.58	14.48	56	-5.16	-0.66	33	2.70	3.36	51	2.74	9.07	27	0.14	9.10	13
Noncore funding	63.64	36.20	75	-58.78	-21.64	6	17.39	-14.79	83	-69.91	-12.18	2	-30.92	6.59	5
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	1.99	0.77	82	0	1.02	36
Long-term debt / Equity capital	11.71	11.91	59	10.33	10.65	57	10.41	10.95	58	13.02	13.56	64	18.10	13.04	72
Equity investment in subsidiaries / Equity capital	102.21	104.01	47	101.62	103.15	47	101.39	103.22	45	105.58	102.81	69	105.22	103.22	64
Cash from ops + noncash items + op expense / Op expense + dividends	119.35	118.32	54	235.68	155.61	79	246.03	154.48	84	53.12	147.24	7	207.56	190.27	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,851,000	2,514,000	3,404,000	3,550,000	3,822,000	13.40	20.36
Income from lease financing receivables.....	56,000	67,000	86,000	87,000	61,000	-16.42	28.37
Fully taxable income on loans and leases.....	2,794,000	2,473,000	3,347,000	3,475,000	3,698,000	12.98	21.47
Tax-exempt income on loans and leases.....	113,000	108,000	143,000	162,000	185,000	4.63	0.78
Estimated tax benefit on income on loans and leases.....	35,000	37,000	45,000	56,000	64,000	-5.41	-56.55
Income on loans and leases (tax equivalent).....	2,942,000	2,618,000	3,535,000	3,693,000	3,947,000	12.38	18.01
Investment interest income (tax equivalent).....	477,000	403,000	538,000	588,000	655,000	18.36	6.51
Interest on balances due from depository institutions.....	142,000	20,000	30,000	10,000	16,000	610.00	776.22
Interest income on other earning assets.....	23,000	17,000	22,000	19,000	31,000	35.29	18.05
Total interest income (tax equivalent).....	3,584,000	3,058,000	4,125,000	4,310,000	4,649,000	17.20	20.41
Interest on time deposits of \$250K or more.....	2,000	4,000	4,000	17,000	47,000	-50.00	-78.86
Interest on time deposits < \$250K.....	13,000	20,000	25,000	60,000	86,000	-35.00	-63.74
Interest on foreign office deposits.....	0	0	0	0	8,000		-100.00
Interest on other deposits.....	67,000	27,000	35,000	103,000	306,000	148.15	-2.00
Interest on other borrowings and trading liabilities.....	29,000	25,000	31,000	117,000	333,000	16.00	-61.21
Interest on subordinated debt and mandatory convertible securities.....	54,000	53,000	72,000	71,000	71,000	1.89	-34.32
Total interest expense.....	165,000	129,000	167,000	368,000	851,000	27.91	-39.07
Net interest income (tax equivalent).....	3,419,000	2,929,000	3,958,000	3,942,000	3,798,000	16.73	26.36
Non-interest income.....	1,880,000	1,903,000	2,520,000	2,347,000	2,182,000	-1.21	15.53
Adjusted operating income (tax equivalent).....	5,299,000	4,832,000	6,478,000	6,289,000	5,980,000	9.66	22.30
Overhead expense.....	3,066,000	2,795,000	3,782,000	3,657,000	3,535,000	9.70	11.73
Provision for credit losses.....	159,000	-634,000	-524,000	1,330,000	387,000		-18.04
Securities gains (losses).....	-1,000	3,000	3,000	4,000	-28,000		
Other tax equivalent adjustments.....	-1,000	-1,000	0	0	0		
Pretax net operating income (tax equivalent).....	2,038,000	2,710,000	3,260,000	1,370,000	2,050,000	-24.80	45.22
Applicable income taxes.....	444,000	591,000	694,000	220,000	404,000	-24.87	10.93
Tax equivalent adjustments.....	34,000	36,000	45,000	56,000	64,000	-5.56	-57.79
Applicable income taxes (tax equivalent).....	478,000	627,000	739,000	276,000	468,000	-23.76	-0.59
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	1,560,000	2,083,000	2,521,000	1,094,000	1,582,000	-25.11	69.10
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		-100.00
Net income attributable to holding company.....	1,560,000	2,083,000	2,521,000	1,094,000	1,582,000	-25.11	68.10
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,560,000	2,083,000	2,521,000	1,094,000	1,582,000	-25.11	68.10
Investment securities income (tax equivalent).....	477,000	403,000	538,000	588,000	655,000	18.36	6.51
US Treasury and agency securities (excluding mortgage-backed securities).....	23,000	6,000	10,000	5,000	5,000	283.33	473.71
Mortgage-backed securities.....	385,000	365,000	486,000	535,000	598,000	5.48	-6.86
All other securities.....	69,000	32,000	42,000	48,000	52,000	115.63	126.13
Cash dividends declared.....	579,000	544,000	728,000	698,000	661,000	6.43	83.84
Common.....	505,000	460,000	620,000	595,000	582,000	9.78	89.04
Preferred.....	74,000	84,000	108,000	103,000	79,000	-11.90	54.77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.94	3.12	36	2.69	2.90	32	2.68	2.85	36	3.14	3.27	36	3.71	4	28
Less: Interest expense	0.14	0.33	17	0.11	0.24	18	0.11	0.23	18	0.27	0.48	17	0.68	0.98	29
Equals: Net interest income (tax equivalent)	2.81	2.79	46	2.58	2.65	39	2.58	2.60	43	2.87	2.77	53	3.03	3.01	45
Plus: Non-interest income	1.54	0.94	81	1.67	1.09	80	1.64	1.04	80	1.71	1.21	79	1.74	1.32	76
Equals: adjusted operating income (tax equivalent)	4.35	3.77	82	4.25	3.80	78	4.22	3.70	81	4.59	4.04	79	4.78	4.41	74
Less: Overhead expense	2.52	2.18	78	2.46	2.21	71	2.46	2.17	73	2.67	2.57	65	2.82	2.69	63
Less: Provision for credit losses	0.13	0.10	65	-0.56	-0.12	4	-0.34	-0.09	10	0.97	0.51	89	0.31	0.15	84
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	18	0	0.01	63	0	0.01	58	0	0.02	47	-0.02	0.01	6
Plus: other tax equivalent adjustments	0	0	4	0	0	5	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.67	1.46	73	2.38	1.76	85	2.12	1.66	80	1	1.04	44	1.64	1.56	55
Less: Applicable income taxes (tax equivalent)	0.39	0.34	74	0.55	0.41	82	0.48	0.38	80	0.20	0.23	41	0.37	0.36	52
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.28	1.10	75	1.83	1.34	85	1.64	1.26	82	0.80	0.81	42	1.26	1.19	53
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.28	1.10	75	1.83	1.34	85	1.64	1.26	83	0.80	0.82	41	1.26	1.19	53
Memo: Net income (last four quarters)	1.24	1.10	73	1.80	1.30	85	1.64	1.26	83	0.80	0.82	41	1.26	1.19	53
Net income—BHC and noncontrolling (minority) interest	1.28	1.11	75	1.83	1.35	85	1.64	1.27	83	0.80	0.83	41	1.26	1.20	53
Margin Analysis															
Average earning assets / Average assets	89.38	92.93	9	90.22	93.09	16	90.20	93.08	17	89.95	92.32	20	87.94	91.05	20
Average interest-bearing funds / Average assets	51.06	60.58	14	50.56	61.98	9	50.73	61.99	9	54.41	64.06	11	59.28	65.57	23
Interest income (tax equivalent) / Average earning assets	3.29	3.36	42	2.98	3.12	37	2.98	3.06	41	3.49	3.55	43	4.22	4.41	36
Interest expense / Average earning assets	0.15	0.35	19	0.13	0.26	20	0.12	0.25	20	0.30	0.52	19	0.77	1.08	30
Net interest income (tax equivalent) / Average earning assets	3.14	3.01	54	2.86	2.85	45	2.86	2.80	48	3.20	3.01	57	3.45	3.33	51
Yield or Cost															
Total loans and leases (tax equivalent)	4.28	4.24	60	4.08	4.07	56	4.11	4.01	63	4.16	4.27	48	4.72	5.09	26
Interest-bearing bank balances	0.88	0.79	62	0.12	0.13	32	0.13	0.14	30	0.11	0.27	4	0.68	2.04	5
Federal funds sold and reverse repos	0	1.05	8	0	0.25	21	0	0.25	19		0.68			2.44	
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.26	3.33	41	2.94	3.09	39	2.94	3.04	41	3.45	3.51	42	4.16	4.36	35
Investment securities (tax equivalent)															
US Treasury and agency securities (excluding mortgage-backed securities)	1.54	1.38	68	1.18	1.23	48	1.22	1.14	57	2.02	1.75	65	2.27	2.32	55
Mortgage-backed securities	2.06	1.87	71	1.81	1.55	74	1.81	1.57	76	2.22	2.05	64	2.63	2.61	56
All other securities	1.77	2.89	14	3.18	2.85	65	3.12	2.81	65	3.86	3.24	77	3.92	4.06	58
Interest-bearing deposits															
Time deposits of \$250K or more	0.45	0.61	31	0.89	0.70	73	0.68	0.66	55	1.52	1.42	59	2.71	1.96	95
Time deposits < \$250K	0.34	0.58	26	0.63	0.67	51	0.55	0.62	47	1.11	1.36	24	1.40	1.82	24
Other domestic deposits	0.12	0.31	19	0.05	0.16	17	0.05	0.15	16	0.17	0.36	15	0.58	0.93	22
Foreign deposits		0.52			0.12			0.14			0.42		2.41	1.19	90
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	2.94	1.55	93	1.75	1.29	66	1.74	1.27	66	1.79	1.50	65	2.90	2.38	77
All interest-bearing funds	0.27	0.54	21	0.22	0.38	23	0.21	0.37	22	0.49	0.74	25	1.15	1.49	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,880,000	1,903,000	2,520,000	2,347,000	2,182,000
Fiduciary activities income	214,000	197,000	269,000	253,000	243,000
Service charges on deposit accounts - domestic	514,000	509,000	684,000	648,000	754,000
Trading revenue	0	0	0	49,000	23,000
Investment banking fees and commissions	159,000	191,000	253,000	211,000	147,000
Insurance activities revenue	2,000	3,000	4,000	4,000	5,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	145,000	122,000	156,000	152,000	129,000
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	86,000	158,000	196,000	221,000	77,000
Other non-interest income	760,000	723,000	958,000	809,000	804,000
Total overhead expenses	3,066,000	2,795,000	3,782,000	3,657,000	3,535,000
Personnel expense	1,738,000	1,649,000	2,231,000	2,125,000	1,941,000
Net occupancy expense	348,000	335,000	450,000	455,000	452,000
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	39,000	20,000	33,000	30,000	27,000
Other operating expenses	941,000	791,000	1,068,000	1,047,000	1,115,000
Fee income on mutual funds and annuities	71,000	59,000	78,000	63,000	61,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,950	18,963	19,626	19,406	19,564
Average personnel expense per employee	87.12	86.96	113.68	109.50	99.21
Average assets per employee	8,138.58	7,994.62	7,828.09	7,067.53	6,400.24

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.78	2.43	71	3.10	2.14	67	3.10	2.17	66	2.68	2.02	64	2.80	2.72	56
Overhead expenses / Net Interest Income + non-interest income	58.24	58.02	50	58.29	58.85	40	58.79	59.28	41	58.67	62.28	38	59.75	61.29	48
Percent of Average Assets															
Total overhead expense	2.52	2.18	78	2.46	2.21	71	2.46	2.17	73	2.67	2.57	65	2.82	2.69	63
Personnel expense	1.43	1.20	78	1.45	1.23	75	1.45	1.21	77	1.55	1.30	75	1.55	1.41	62
Net occupancy expense	0.29	0.22	74	0.29	0.24	75	0.29	0.23	75	0.33	0.26	79	0.36	0.28	80
Other operating expenses	0.80	0.73	72	0.71	0.72	60	0.72	0.72	61	0.79	0.94	50	0.91	0.97	55
Overhead less non-interest income	0.97	1.22	25	0.78	1.08	23	0.82	1.10	23	0.96	1.25	27	1.08	1.32	29
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.86	57.55	50	57.84	58.34	40	58.38	58.83	43	58.15	61.82	37	59.11	60.64	48
Personnel expense	32.80	31.86	49	34.13	32.89	56	34.44	32.93	55	33.79	32.36	54	32.46	32.39	50
Net occupancy expense	6.57	5.98	60	6.93	6.26	61	6.95	6.23	61	7.23	6.58	61	7.56	6.52	70
Other operating expenses	18.49	19.14	48	16.78	18.68	41	17	19.18	37	17.13	22.28	28	19.10	21.20	45
Total non-interest income	35.48	24.10	79	39.38	28.20	77	38.90	27.67	77	37.32	28.83	72	36.49	29.23	71
Fiduciary activities income	4.04	2.13	78	4.08	2.27	75	4.15	2.20	75	4.02	2.09	76	4.06	1.97	77
Service charges on domestic deposit accounts	9.70	3.30	97	10.53	3.25	99	10.56	3.27	98	10.30	3.27	98	12.61	3.88	99
Trading revenue	0	0.57	34	0	0.68	25	0	0.62	27	0.78	1.28	64	0.38	1.18	51
Investment banking fees and commissions	3	2.15	72	3.95	2.46	78	3.91	2.58	76	3.36	2.46	75	2.46	3.54	64
Insurance activities revenue	0.04	0.36	48	0.06	0.38	50	0.06	0.36	51	0.06	0.41	49	0.08	0.47	49
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	2.74	1.23	83	2.52	0.56	88	2.41	0.60	87	2.42	0.01	94	2.16	0.28	94
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.62	1.19	66	3.27	3.64	55	3.03	3.30	54	3.51	3.92	58	1.29	1.86	46
Other non-interest income	14.34	8.80	79	14.96	9.39	81	14.79	9.27	82	12.86	9.65	74	13.44	10.04	74
Overhead less non-interest income	22.38	32.79	18	18.46	29.67	17	19.48	30.52	19	20.83	31.93	18	22.63	31.06	23
Applicable income taxes / Pretax net operating income (tax equivalent)	21.79	21.50	53	21.81	21.49	50	21.29	21.18	49	16.06	18.63	27	19.71	20.56	42
Applicable income tax + TE / Pretax net operating income + TE	23.45	23.57	53	23.14	23.11	55	22.67	22.67	48	20.15	21.18	32	22.83	23.23	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

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Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	39,107,000	38,204,000	37,707,000	39,142,000	36,747,000	2.36	3.68
Commercial and industrial loans	32,411,000	26,847,000	28,262,000	27,535,000	24,694,000	20.72	46.76
Loans to individuals	7,356,000	4,900,000	7,960,000	5,751,000	7,692,000	50.12	3.80
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00
Agricultural loans	229,000	169,000	185,000	221,000	244,000	35.50	-21.30
Other loans and leases	16,323,000	14,075,000	14,660,000	14,515,000	14,223,000	15.97	29.92
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	95,426,000	84,195,000	88,774,000	87,164,000	83,600,000	13.34	19.67
Less: Allowance for loan and lease losses	1,418,000	1,428,000	1,479,000	2,167,000	869,000	-0.70	36.27
Net loans and leases	94,008,000	82,767,000	87,295,000	84,997,000	82,731,000	13.58	19.45
Debt securities that reprice or mature in over 1 year	28,491,000	29,208,000	28,681,000	27,662,000	23,357,000	-2.45	14.55
Mutual funds and equity securities	513,000	508,000	467,000	463,000	450,000	0.98	151.88
Subtotal	123,012,000	112,483,000	116,443,000	113,122,000	106,538,000	9.36	18.53
Interest-bearing bank balances	13,749,000	25,766,000	28,061,000	16,400,000	2,516,000	-46.64	611.71
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	452,000	723,000	699,000	614,000	581,000	-37.48	57.53
Trading assets	5,000	9,000	13,000	854,000	108,000	-44.44	-98.70
Total earning assets	137,218,000	138,981,000	145,216,000	130,990,000	109,743,000	-1.27	28.99
Non-interest-bearing cash and due from depository institutions	2,833,000	1,994,000	1,864,000	1,777,000	2,001,000	42.08	39.04
Premises, fixed assets, and leases	2,249,000	2,322,000	2,299,000	2,412,000	2,416,000	-3.14	14.53
Other real estate owned	13,000	17,000	13,000	31,000	65,000	-23.53	-84.74
Investment in unconsolidated subsidiaries	150,000	132,000	137,000	97,000	79,000	13.64	
Intangible and other assets	15,480,000	12,959,000	13,916,000	12,291,000	12,329,000	19.45	18.61
Total assets	157,943,000	156,405,000	163,445,000	147,598,000	126,633,000	0.98	27.87
Quarterly average assets	160,841,000	154,969,000	159,730,000	143,800,000	123,870,000	3.79	30.19
Average loans and leases (YTD)	91,748,667	85,551,667	86,011,250	88,740,500	83,700,000	7.24	14.05
Memoranda							
Loans held-for-sale	715,000	925,000	990,000	1,898,000	637,000	-22.70	84.21
Loans not held-for-sale	94,711,000	83,270,000	87,784,000	85,266,000	82,963,000	13.74	19.35
Real estate loans secured by 1-4 family	23,649,000	23,866,000	23,605,000	24,798,000	22,995,000	-0.91	-2.63
Commercial real estate loans	15,328,000	14,184,000	13,957,000	14,171,000	13,554,000	8.07	16.81
Construction and land development	3,271,000	2,773,000	2,768,000	2,768,000	2,294,000	17.96	24.42
Multifamily	2,469,000	1,403,000	1,261,000	1,265,000	1,084,000	75.98	137.87
Nonfarm nonresidential	9,588,000	10,008,000	9,928,000	10,138,000	10,176,000	-4.20	1.40
Real estate loans secured by farmland	130,000	154,000	145,000	173,000	198,000	-15.58	-57.80
Total investment securities	29,456,000	30,439,000	29,847,000	28,739,000	24,388,000	-3.23	16.14
U.S. Treasury securities	1,201,000	784,000	1,132,000	183,000	182,000	53.19	290.47
US agency securities (excluding mortgage-backed securities)	738,000	97,000	92,000	105,000	43,000	660.82	2938.66
Municipal securities	2,000	0	4,000	0	0		429.10
Mortgage-backed securities	19,869,000	27,580,000	26,771,000	26,784,000	22,261,000	-27.96	-15.90
Asset-backed securities	5,982,000	0	0	0	0		535921.51
Other debt securities	1,151,000	1,470,000	1,381,000	1,204,000	1,452,000	-21.70	-4.10
Mutual funds and equity securities	513,000	508,000	467,000	463,000	450,000	0.98	151.88
Available-for-sale securities	28,126,000	28,986,000	28,481,000	27,154,000	22,606,000	-2.97	18.88
U.S. Treasury securities	1,201,000	784,000	1,132,000	183,000	182,000	53.19	290.47
US agency securities (excluding mortgage-backed securities)	738,000	97,000	92,000	105,000	43,000	660.82	2938.66
Municipal securities	2,000	0	4,000	0	0		429.10
Mortgage-backed securities	19,502,000	26,635,000	25,872,000	25,662,000	20,929,000	-26.78	-11.04
Asset-backed securities	5,532,000	0	0	0	0		495598.92
Other debt securities	1,151,000	1,470,000	1,381,000	1,204,000	1,452,000	-21.70	-4.10
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-55,000	65,000	51,000	93,000	40,000		
Available-for-sale securities appreciation (depreciation)	-3,688,000	506,000	218,000	1,062,000	274,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,026,000	9,355,000	9,210,000	10,327,000	8,314,000	-3.52	5.34

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Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	55,147,000	57,401,000	58,880,000	51,502,000	34,512,000	-3.93	46.86
NOW, ATS and transaction accounts	26,500,000	25,217,000	28,019,000	4,267,000	5,657,000	5.09	391.17
Time deposits less brokered deposits < \$250K	3,413,000	3,835,000	3,741,000	4,670,000	5,810,000	-11.00	7.11
MMDA and other savings accounts	48,527,000	45,309,000	46,542,000	61,571,000	50,155,000	7.10	1.46
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	133,587,000	131,762,000	137,182,000	122,010,000	96,134,000	1.39	42.17
Time deposits of \$250K or more	619,000	533,000	546,000	671,000	1,632,000	16.14	-49.55
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	616,000	3,854,000		-100.00
Other borrowings w/remaining maturity over 1 year	1,226,000	1,403,000	1,359,000	1,905,000	5,052,000	-12.62	-41.71
Brokered deposits < \$250K	1,323,000	0	1,855,000	11,000	108,000		-49.55
Noncore funding	3,168,000	1,936,000	3,760,000	3,203,000	10,646,000	63.64	-65.20
Trading liabilities	0	0	0	23,000	34,000		-100.00
Subordinated notes and debentures + trust preferred securities	1,048,000	1,048,000	1,048,000	1,049,000	1,050,000	0.00	-32.39
Other liabilities	4,967,000	3,036,000	3,129,000	3,202,000	2,474,000	63.60	129.10
Total liabilities	142,770,000	137,782,000	145,119,000	129,487,000	110,338,000	3.62	33.56
Equity Capital							
Perpetual preferred stock (including surplus)	1,659,000	1,659,000	1,659,000	1,656,000	1,310,000	0.00	102.35
Common stock	10,000	10,000	10,000	10,000	10,000	0.00	-17.09
Common surplus	11,976,000	12,479,000	12,189,000	12,731,000	12,685,000	-4.03	-26.73
Retained earnings	6,531,000	5,296,000	5,550,000	3,770,000	3,751,000	23.32	410.83
Accumulated other comprehensive income	-3,632,000	532,000	289,000	1,315,000	-90,000		
Other equity capital components	-1,371,000	-1,371,000	-1,371,000	-1,371,000	-1,371,000		
Total holding company equity capital	15,173,000	18,605,000	18,326,000	18,111,000	16,295,000	-18.45	-8.73
Noncontrolling (minority) interest in subsidiaries	0	18,000	0	0	0	-100.00	
Total equity capital, including minority interest	15,173,000	18,623,000	18,326,000	18,111,000	16,295,000	-18.53	-8.73
Total liabilities and capital	157,943,000	156,405,000	163,445,000	147,598,000	126,633,000	0.98	27.87
Memoranda							
Non-interest-bearing deposits	55,147,000	57,401,000	58,880,000	51,502,000	34,512,000	-3.93	46.86
Interest-bearing deposits	80,382,000	74,894,000	80,703,000	71,190,000	63,362,000	7.33	33.31
Total deposits	135,529,000	132,295,000	139,583,000	122,692,000	97,874,000	2.44	38.51
Long-term debt that reprices within 1 year	0	0	0	0	848,520		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,326,000	18,111,000	18,111,000	16,295,000	15,090,000		
Accounting restatements	0	0	0	-377,000	2,000		
Net income	1,560,000	2,083,000	2,521,000	1,094,000	1,582,000		
Net sale of new perpetual preferred stock	0	-110,000	-110,000	346,000	490,000		
Net sale of new common stock	-213,000	-152,000	-442,000	46,000	-1,082,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	579,000	544,000	728,000	698,000	661,000		
Change in other comprehensive income	-3,921,000	-783,000	-1,026,000	1,405,000	874,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	15,173,000	18,605,000	18,326,000	18,111,000	16,295,000		

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Peer #

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	24.76	39.88	24	24.43	36.06	26	23.07	36.25	26	26.52	36.22	31	29.02	37.78	34
Commercial and industrial loans	20.52	11.23	87	17.17	11.11	80	17.29	10.76	79	18.66	13.52	76	19.50	12.02	81
Loans to individuals	4.66	3.58	70	3.13	3.60	63	4.87	3.36	74	3.90	3.40	65	6.07	4.20	69
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.14	0.19	68	0.11	0.21	64	0.11	0.18	64	0.15	0.19	68	0.19	0.24	70
Other loans and leases	10.33	4.52	87	9	4.26	84	8.97	4.47	80	9.83	4.63	83	11.23	5.01	88
Net loans and leases	59.52	63.09	36	52.92	58.81	31	53.41	58.67	32	57.59	61.58	31	65.33	63.77	42
Debt securities over 1 year	18.04	18.76	52	18.67	18.32	56	17.55	19.46	45	18.74	15.55	66	18.44	14.60	71
Mutual funds and equity securities	0.32	0.05	95	0.32	0.05	93	0.29	0.06	93	0.31	0.05	95	0.36	0.06	94
Subtotal	77.88	83.05	20	71.92	78.17	20	71.24	79.22	19	76.64	78.16	29	84.13	79.65	53
Interest-bearing bank balances	8.71	3.61	87	16.47	9.37	84	17.17	8.50	89	11.11	7.51	77	1.99	3.06	49
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.29	1.71	18	0.46	1.51	27	0.43	1.56	26	0.42	1.68	20	0.46	1.91	26
Trading assets	0	0.59	43	0.01	0.58	41	0.01	0.49	42	0.58	1.01	60	0.09	1.19	39
Total earning assets	86.88	90.76	9	88.86	91.57	17	88.85	91.77	14	88.75	91.05	17	86.66	89.53	18
Non-interest cash and due from depository institutions	1.79	0.98	92	1.27	0.99	73	1.14	0.82	80	1.20	1.07	56	1.58	1.14	80
Other real estate owned	0.01	0.01	63	0.01	0.01	60	0.01	0.01	58	0.02	0.02	62	0.05	0.03	74
All other assets	11.33	8.19	87	9.87	7.39	79	10.01	7.35	82	10.05	7.82	79	11.76	9.27	79
Memoranda															
Short-term investments	8.99	6.75	74	16.94	12.31	74	17.60	11.47	79	11.53	11.17	61	2.45	7.63	33
U.S. Treasury securities	0.76	1.98	44	0.50	1.18	59	0.69	1.47	56	0.12	0.84	53	0.14	1.03	47
US agency securities (excluding mortgage-backed securities)	0.47	0.81	53	0.06	0.75	30	0.06	0.82	30	0.07	0.63	33	0.03	0.54	30
Municipal securities	0	1.69	15	0	1.70	7	0	1.73	15	0	1.69	8	0	1.34	7
Mortgage-backed securities	12.58	12.93	51	17.63	13.46	71	16.38	14.14	64	18.15	11.75	81	17.58	11.44	81
Asset-backed securities	3.79	0.85	88	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.73	0.51	65	0.94	0.51	75	0.84	0.53	70	0.82	0.42	77	1.15	0.39	81
Loans held-for-sale	0.45	0.30	75	0.59	0.50	72	0.61	0.55	72	1.29	0.52	84	0.50	0.39	70
Loans held for investment	59.97	63.03	38	53.24	58.34	34	53.71	58.06	34	57.77	61.72	27	65.51	63.50	42
Real estate loans secured by 1-4 family	14.97	12.79	63	15.26	11.57	69	14.44	11.46	67	16.80	11.91	68	18.16	13.29	69
Revolving	2.24	1.52	70	2.49	1.44	76	2.30	1.42	70	3.09	1.66	78	4.20	2.07	81
Closed-end, secured by first liens	12.56	10.86	64	12.62	9.73	66	12	9.67	67	13.52	9.81	70	13.65	10.69	70
Closed-end, secured by junior liens	0.17	0.19	66	0.15	0.19	55	0.14	0.17	59	0.19	0.22	58	0.31	0.28	65
Commercial real estate loans	9.70	24.89	18	9.07	22.35	17	8.54	22.69	17	9.60	22.22	21	10.70	22.23	26
Construction and land development	2.07	3.92	37	1.77	3.40	33	1.69	3.34	35	1.88	3.40	36	1.81	3.44	38
Multifamily	1.56	3.87	30	0.90	3.32	21	0.77	3.57	18	0.86	3.12	20	0.86	3.01	22
Nonfarm nonresidential	6.07	15.73	21	6.40	14.65	21	6.07	14.57	20	6.87	14.72	25	8.04	14.69	30
Real estate loans secured by farmland	0.08	0.34	51	0.10	0.35	54	0.09	0.30	54	0.12	0.33	57	0.16	0.36	60

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	40.98	62.29	21	45.38	60.51	25	42.48	61.05	23	44.91	57.15	25	43.96	57.46	29
Real estate loans secured by 1-4 family	24.78	20.65	66	28.35	20	75	26.59	19.86	71	28.45	19.43	81	27.51	20.75	70
Revolving	3.71	2.39	72	4.62	2.47	80	4.24	2.43	77	5.23	2.64	86	6.37	3.15	85
Closed-end	21.07	18.01	66	23.72	17.35	74	22.35	17.24	70	23.22	16.59	79	21.14	17.39	65
Commercial real estate loans	16.06	38.12	18	16.85	37.13	19	15.72	37.86	16	16.26	34.63	20	16.21	33.52	22
Construction and land development	3.43	6.10	39	3.29	5.69	36	3.12	5.65	37	3.18	5.26	37	2.74	5.09	35
1-4 family	1.93	1.40	68	1.79	1.19	71	1.72	1.18	70	1.43	0.93	71	1.48	0.94	69
Other	1.50	4.62	21	1.51	4.46	20	1.40	4.40	20	1.74	4.19	24	1.27	4.02	21
Multifamily	2.59	5.86	28	1.67	5.41	18	1.42	5.78	16	1.45	4.96	17	1.30	4.69	19
Nonfarm nonresidential	10.05	24.30	21	11.89	24.45	24	11.18	24.56	22	11.63	22.93	25	12.17	22.15	26
Owner-occupied	5.72	8.11	36	6.91	8.31	42	6.38	8.29	41	6.75	7.68	45	7.42	7.72	54
Other	4.33	15.95	10	4.98	15.83	12	4.81	15.94	12	4.89	14.95	13	4.75	14.34	15
Real estate loans secured by farmland	0.14	0.55	52	0.18	0.61	54	0.16	0.54	56	0.20	0.54	58	0.24	0.55	59
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	33.96	18.37	87	31.89	19.45	83	31.84	18.86	83	31.59	22.17	82	29.54	19.53	79
Loans to individuals	7.71	6.24	69	5.82	6.58	62	8.97	6.24	72	6.60	6.13	64	9.20	7.13	68
Credit card loans	1.24	0.53	85	1.35	0.51	84	1.33	0.53	85	1.39	0.65	83	1.66	0.81	84
Agricultural loans	0.24	0.31	68	0.20	0.38	64	0.21	0.34	65	0.25	0.32	69	0.29	0.37	69
Other loans and leases	17.11	8.16	84	16.72	8.42	82	16.51	8.75	79	16.65	9.09	78	17.01	9.85	79
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	272.98	411.16	27	266.69	383.43	28	277.77	391.81	29	284.32	381.27	31	296.20	391.26	34
Real estate loans secured by 1-4 family	165.08	133.66	70	166.60	124.74	71	173.89	126.06	75	180.13	125.03	73	185.35	138.18	70
Revolving	24.72	15.46	72	27.18	15.53	75	27.71	15.44	76	33.12	17.42	78	42.91	21.26	82
Closed-end	140.36	116.59	71	139.43	107.54	71	146.18	108.85	75	147	106.14	72	142.44	115.20	67
Commercial real estate loans	106.99	254.65	18	99.02	238.58	18	102.81	245.88	19	102.93	234.65	22	109.25	229.44	28
Construction and land development	22.83	39.81	37	19.36	36.07	34	20.39	35.95	37	20.11	35.62	36	18.49	34.95	37
1-4 family	12.84	9.02	70	10.51	7.44	68	11.25	7.42	70	9.06	6.34	67	9.95	6.61	68
Other	9.99	30.27	23	8.85	28.34	20	9.14	28.11	22	11.05	28.16	28	8.54	27.32	22
Multifamily	17.23	40.47	31	9.79	35.29	19	9.29	38.66	19	9.19	32.74	19	8.74	31.04	21
Nonfarm nonresidential	66.93	161.09	21	69.86	156.30	20	73.13	158.05	22	73.64	155.06	25	82.02	152.10	29
Owner-occupied	38.07	53.43	35	40.59	52.63	38	41.71	52.99	40	42.71	52.37	42	50.02	53.07	51
Other	28.86	105.96	15	29.28	100.99	15	31.43	102.54	16	30.93	100.54	18	32	97.41	20
Real estate loans secured by farmland	0.91	3.36	52	1.08	3.67	53	1.07	3.22	55	1.26	3.44	57	1.60	3.60	58
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	226.24	115.08	89	187.41	116.17	81	208.19	114.45	86	200.01	139.91	77	199.05	122.02	82
Loans to individuals	51.35	35.47	74	34.21	36.56	62	58.64	34.55	74	41.77	37.47	65	62	43.51	67
Credit card loans	8.28	2.79	85	7.93	2.58	87	8.72	2.77	86	8.81	3.30	85	11.18	4.34	85
Agricultural loans	1.60	1.73	70	1.18	2.03	65	1.36	1.86	66	1.61	1.88	68	1.97	2.18	71
Other loans and leases	113.94	50.11	84	98.25	47.63	81	107.99	51.06	83	105.43	49.54	82	114.65	52.44	86
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.16	30.74	23	16.82	29.25	21	16.44	30.07	20	16.47	27.32	22	16.19	26.45	26
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	120.94	205.31	26	98.86	187.63	23	107.52	195.33	23	104.26	183.76	27	109.11	178.57	31
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	159.01	262.15	26	139.44	244.92	26	149.23	252.85	26	146.97	240.85	28	159.13	236.10	33

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Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.99	6.75	74	16.94	12.31	74	17.60	11.47	79	11.53	11.17	61	2.45	7.63	33
Liquid assets	24.15	23.63	59	35.59	29.12	69	35.12	29.03	67	30.84	26.22	66	20.90	22.44	55
Investment securities	18.65	20.98	45	19.46	20.37	51	18.26	21.63	44	19.47	17.85	59	19.26	16.99	61
Net loans and leases	59.52	63.09	36	52.92	58.81	31	53.41	58.67	32	57.59	61.58	31	65.33	63.77	42
Net loans, leases and standby letters of credit	60.77	63.92	38	54.06	59.61	32	54.50	59.49	32	58.77	62.48	31	66.53	64.84	42
Core deposits	84.58	74.28	87	84.24	75.52	87	83.93	75.71	85	82.66	70.67	92	75.92	63.09	79
Noncore funding	2.01	12.30	5	1.24	10.15	2	2.30	10.30	8	2.17	14.13	3	8.41	19.36	18
Time deposits of \$250K or more	0.39	1.67	11	0.34	1.67	9	0.33	1.58	10	0.45	2.11	12	1.29	2.94	22
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0.42	1.24	44	3.04	3.01	54
Earning assets that reprice within 1 year	42.30	35.71	63	44.62	38.80	67	46.09	37.37	74	41.17	39.38	50	39.84	39.29	50
Interest-bearing liabilities that reprice within 1 year	1.92	6.79	8	1.85	6.64	9	2.13	6.39	11	2.53	8.20	11	4.02	10.19	12
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0.67	0.96	68
Net assets that reprice within 1 year	40.39	27.35	82	42.77	30.83	81	43.96	29.65	84	38.64	29.11	71	35.15	26.63	73
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.97	5.89	9	-21.82	-3.31	8	-21.47	-2.33	4	-12.21	3.20	8	7.08	14.45	28
Net short-term noncore funding dependence	-10.75	0.87	13	-23.21	-9.17	14	-23.77	-7.71	10	-14.04	-4.76	17	2.07	3.38	38
Short-term investment / Short-term noncore funding	1,447.60	112.63	98	6,934.29	304.29	99	2,672.86	273.46	99	1,503	184.19	97	58.40	77.77	54
Liquid assets - short-term noncore funding / Nonliquid assets	31.01	24.05	70	54.88	36.72	75	53.11	36.68	71	43.48	28.18	78	21.12	16.97	69
Net loans and leases / Total deposits	69.36	79.04	27	62.56	73.05	24	62.54	72.79	27	69.28	79.43	23	84.53	90.31	32
Net loans and leases / Core deposits	70.37	86.19	25	62.82	78.83	19	63.63	78.25	22	69.66	88.34	18	86.06	103.93	23
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.42	-10.05	89	0.49	0.50	61	0.41	0.12	69	0.76	1.57	43	0.35	0.72	46
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-27.91	-19.27	23	3.81	1.06	90	1.74	-0.25	87	8.72	4.31	88	2.37	1.36	77
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	2.77	26.09	23	3.10	13.65	45	3.01	14.28	41	3.90	11.38	52	5.46	12.67	52
Available-for-sale securities	95.48	71.92	76	95.23	84.59	53	95.42	83.77	58	94.48	87.23	46	92.69	85.40	48
U.S. Treasury securities	4.08	9.62	45	2.58	6.01	58	3.79	6.70	58	0.64	4.72	50	0.75	6.15	44
US agency securities (excluding mortgage-backed securities)	2.51	4.10	56	0.32	4.24	30	0.31	4.12	29	0.37	4.01	30	0.18	3.49	30
Municipal securities	0.01	8.02	15	0	8.38	7	0.01	8.22	15	0	9.83	7	0	7.75	7
Mortgage-backed securities	67.45	62.34	55	90.61	66.09	84	89.69	66.54	87	93.20	66.64	85	91.28	67.43	84
Asset-backed securities	20.31	4.33	93	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	3.91	3.02	67	4.83	3.01	73	4.63	3.08	71	4.19	3.01	71	5.95	2.94	79
Mutual funds and equity securities	1.74	0.27	93	1.67	0.29	93	1.56	0.29	93	1.61	0.35	90	1.85	0.40	92
Debt securities 1 year or less	1.53	9.28	18	2.38	8.18	24	2.34	7.78	25	2.14	10.55	17	2.38	11.86	16
Debt securities 1 to 5 years	17.38	20.14	51	10.46	17.39	42	11.89	18.25	41	8.58	17.03	39	9.31	17.94	43
Debt securities over 5 years	79.35	68.28	64	85.50	72.07	69	84.20	71.11	70	87.67	69.86	72	86.46	66.02	75
Pledged securities	30.64	31.26	52	30.73	33.37	48	30.86	32.26	49	35.93	35.67	49	34.09	30.57	56
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-46.39	-40.81	53	119.50	64.27	75	69.04	27.98	77	449.37	183.32	86	37.51	26.69	69
Investment securities	-3.23	11.76	34	6.11	32.48	22	3.86	31.36	16	17.84	23.62	47	-1.02	11.75	24
Core deposits	1.39	4.57	49	11.77	16.96	30	12.44	16.94	41	26.92	26.88	57	4.29	11.23	27
Noncore funding	63.64	36.20	75	-58.78	-21.64	6	17.39	-14.79	83	-69.91	-12.18	2	-30.92	6.59	5

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Peer #

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			60,935,000	56,644,000	52,976,000
Commit: Secured commercial real estate loans	6,149,000	5,331,000	5,720,000	3,863,000	4,557,000
Commit: Unsecured real estate loans	2,719,000	2,438,000	2,403,000	1,895,000	1,630,000
Credit card lines (reported semiannually, June/Dec)			7,709,000	7,463,000	7,168,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,979,000	1,783,000	1,779,000	1,742,000	1,521,000
Commercial and similar letters of credit	48,000	52,000	97,000	132,000	59,000
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,584,000	4,127,000	3,828,000	4,509,000	4,263,000
Credit derivatives - notional amount (holding company as beneficiary)	2,474,000	2,323,000	2,739,000	2,668,000	2,442,000
Credit derivative contracts w/ purchased credit protection-investment grade	2,372,000	2,590,000	2,551,000	2,475,000	2,602,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,686,000	3,860,000	4,015,000	4,701,000	4,102,000
Derivative Contracts					
Interest rate futures and forward contracts	1,771,000	3,040,000	2,739,000	4,270,000	27,324,000
Written options contracts (interest rate)	17,089,000	5,643,000	5,473,000	5,714,000	5,016,000
Purchased options contracts (interest rate)	10,505,000	13,186,000	10,517,000	13,842,000	13,082,000
Interest rate swaps	130,494,000	97,555,000	109,877,000	94,864,000	88,225,000
Futures and forward foreign exchange	1,535,000	1,277,000	1,277,000	894,000	1,710,000
Written options contracts (foreign exchange)	123,000	142,000	127,000	412,000	158,000
Purchased options contracts (foreign exchange)	123,000	142,000	127,000	412,000	158,000
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	1,211,000	348,000	318,000	178,000	249,000
Purchased options contracts (commodity and other)	1,375,000	348,000	318,000	178,000	249,000
Commodity and other swaps	1,100,000	708,000	871,000	674,000	1,048,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							37.28	22.78	87	38.38	22.01	88	41.83	23.52	87
Standby letters of credit	1.25	0.66	83	1.14	0.66	82	1.09	0.65	82	1.18	0.71	80	1.20	0.84	75
Commercial and similar letters of credit	0.03	0.02	75	0.03	0.02	79	0.06	0.02	87	0.09	0.02	89	0.05	0.02	80
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	2.27	0.27	95	2.64	0.24	95	2.34	0.24	95	3.05	0.35	93	3.37	0.42	93
Credit derivatives - notional amount (holding company as beneficiary)	1.57	0.17	93	1.49	0.18	92	1.68	0.18	93	1.81	0.30	92	1.93	0.52	91
Credit derivative contracts w/ purchased credit protection-investment grade	1.50	0.20	90	1.66	0.18	92	1.56	0.18	92	1.68	0.25	91	2.05	0.30	92
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.33	0.19	93	2.47	0.13	95	2.46	0.13	95	3.19	0.30	93	3.24	0.45	92
Derivative contracts	104.67	44.74	87	78.25	47.31	85	80.45	46.30	85	82.28	48.62	85	108.36	68.47	84
Interest rate contracts	101.21	32.78	90	76.36	35.15	88	78.68	32.46	88	80.41	34.36	87	105.54	47.31	88
Interest rate futures and forward contracts	1.12	3.53	73	1.94	4.39	75	1.68	3.25	73	2.89	6.21	72	21.58	10.67	84
Written options contracts (interest rate)	10.82	1.49	91	3.61	1.69	85	3.35	1.41	86	3.87	2.18	83	3.96	2.47	84
Purchased options contracts (interest rate)	6.65	1.57	89	8.43	1.29	92	6.43	1.31	90	9.38	1.46	91	10.33	2.65	89
Interest rate swaps	82.62	23.04	91	62.37	20.27	90	67.23	20.49	90	64.27	20.83	92	69.67	28.86	90
Foreign exchange contracts	1.13	6.65	74	1	6.12	73	0.85	6.30	73	1.16	6.01	72	1.60	10.12	73
Futures and forward foreign exchange contracts	0.97	4.26	75	0.82	3.76	75	0.69	3.78	75	0.61	3.47	73	1.35	5.23	76
Written options contracts (foreign exchange)	0.08	0.04	84	0.09	0.04	87	0.08	0.04	87	0.28	0.03	92	0.12	0.05	84
Purchased options contracts (foreign exchange)	0.08	0.04	85	0.09	0.04	86	0.08	0.04	86	0.28	0.04	91	0.12	0.08	84
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	2.33	1.18	84	0.90	0.91	83	0.92	0.92	83	0.70	1.86	79	1.22	3.32	78
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.77	0.41	86	0.22	0.31	84	0.19	0.32	84	0.12	0.52	81	0.20	0.98	80
Purchased options contracts (commodity and other)	0.87	0.31	87	0.22	0.21	84	0.19	0.21	85	0.12	0.37	80	0.20	0.94	80
Commodity and other swaps	0.70	0.31	86	0.45	0.30	84	0.53	0.31	84	0.46	0.32	82	0.83	0.38	84
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							70.85	44.98	80	63.83	42.82	79	63.29	45.53	77

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	165,326,000	122,389,000	131,495,000	121,438,000	137,219,000
Interest rate contracts	159,859,000	119,424,000	128,606,000	118,690,000	133,647,000
Foreign exchange contracts	1,781,000	1,561,000	1,382,000	1,718,000	2,026,000
Equity, commodity, and other contracts	3,686,000	1,404,000	1,507,000	1,030,000	1,546,000
Derivatives Position					
Futures and forwards	3,306,000	4,317,000	3,867,000	5,164,000	29,034,000
Written options	18,423,000	6,133,000	5,918,000	6,304,000	5,423,000
Exchange-traded	0	0	0	0	0
Over-the-counter	18,423,000	6,133,000	5,918,000	6,304,000	5,423,000
Purchased options	12,003,000	13,676,000	10,962,000	14,432,000	13,489,000
Exchange-traded	0	20,000	42,000	0	20,000
Over-the-counter	12,003,000	13,656,000	10,920,000	14,432,000	13,469,000
Swaps	131,594,000	98,263,000	110,748,000	95,538,000	89,273,000
Held for trading	0	0	0	90,327,000	104,509,000
Interest rate contracts	0	0	0	87,579,000	100,937,000
Foreign exchange contracts	0	0	0	1,718,000	2,026,000
Equity, commodity, and other contracts	0	0	0	1,030,000	1,546,000
Non-traded	165,326,000	122,389,000	131,495,000	31,111,000	32,710,000
Interest rate contracts	159,859,000	119,424,000	128,606,000	31,111,000	32,710,000
Foreign exchange contracts	1,781,000	1,561,000	1,382,000	0	0
Equity, commodity, and other contracts	3,686,000	1,404,000	1,507,000	0	0
Derivative contracts (excluding futures and FX 14 days or less)	155,137,000	125,412,000	134,975,000	125,662,000	141,354,000
One year or less	109,117,000	85,915,000	98,330,000	83,853,000	100,990,000
Over 1 year to 5 years	34,511,000	31,726,000	29,616,000	33,132,000	28,109,000
Over 5 years	11,509,000	7,771,000	7,029,000	8,677,000	12,255,000
Gross negative fair value (absolute value)	2,064,000	385,000	327,000	304,000	236,000
Gross positive fair value	680,000	962,000	551,000	1,485,000	668,000
Held for trading	0	0	0	1,000,000	441,000
Non-traded	680,000	962,000	551,000	485,000	227,000
Current credit exposure on risk-based capital derivative contracts	395,000	817,000	427,000	1,312,000	557,000
Credit losses on derivative contracts	0	1,000	-1,000	1,000	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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Peer #

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	96.69	93.95	32	97.58	94.10	33	97.80	94.17	33	97.74	94.10	38	97.40	93.44	39
Foreign exchange contracts	1.08	3.10	69	1.28	3.22	67	1.05	3.47	67	1.41	3.49	65	1.48	3.20	66
Equity, commodity, and other contracts	2.23	1.15	80	1.15	1.21	78	1.15	1.14	78	0.85	1.17	74	1.13	1.64	71
Futures and forwards															
Written options	11.14	5.29	77	5.01	7.18	54	4.50	6.28	57	5.19	8.18	53	3.95	5.91	52
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	11.14	4.93	80	5.01	6.91	55	4.50	5.96	57	5.19	7.73	55	3.95	5.10	55
Purchased options	7.26	4.14	71	11.17	3.41	84	8.34	3.27	79	11.88	3.42	84	9.83	4.42	76
Exchange-traded	0	0.14	41	0.02	0.12	83	0.03	0.12	84	0	0.15	40	0.01	0.28	79
Over-the-counter	7.26	3.58	76	11.16	3.01	86	8.30	2.87	82	11.88	2.86	86	9.82	3.35	82
Swaps	79.60	77.96	41	80.29	71.71	48	84.22	74.26	53	78.67	68.76	53	65.06	69.75	38
Held for trading															
Interest rate contracts	0	38.03	22	0	40.70	21	0	40.42	21	74.38	43.53	62	76.16	44.16	62
Foreign exchange contracts	0	31.70	23	0	34.66	21	0	34.15	21	72.12	36.62	73	73.56	37.24	71
Equity, commodity, and other contracts	0	1.66	34	0	1.55	33	0	1.68	33	1.41	1.60	75	1.48	1.60	74
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0.85	0.68	81	1.13	0.83	80
Non-traded															
Interest rate contracts	100	61.97	77	100	59.30	78	100	59.58	78	25.62	56.47	37	23.84	55.84	37
Foreign exchange contracts	96.69	57.96	60	97.58	56.22	63	97.80	56.71	64	25.62	53.82	38	23.84	52.22	37
Equity, commodity, and other contracts	1.08	0.39	88	1.28	0.36	87	1.05	0.40	85	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	2.23	0.10	94	1.15	0.11	90	1.15	0.09	91	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	93.84	93.16	33	102.47	91.91	84	102.65	92.53	84	103.48	91.48	84	103.01	93.86	85
Over 1 year to 5 years	66	37.29	76	70.20	27.90	88	74.78	27.56	89	69.05	32.05	85	73.60	32.17	83
Over 5 years	20.87	22.61	43	25.92	29.78	46	22.52	27.01	43	27.28	27.06	55	20.48	30.45	41
Over 5 years	6.96	26.09	29	6.35	29.19	22	5.35	29.89	21	7.15	29.56	21	8.93	28.09	29
Gross negative fair value (absolute value)	1.25	2.48	23	0.31	1.18	18	0.25	0.98	17	0.25	1.55	13	0.17	0.83	17
Gross positive fair value	0.41	2.55	7	0.79	1.59	14	0.42	1.34	8	1.22	2.23	21	0.49	1.19	17
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.16	0.10	81	0.03	0.05	64	0.03	0.04	63	0.02	0.07	44	0.02	0.06	59
Gross positive fair value (X)	0.05	0.10	56	0.07	0.06	71	0.04	0.05	67	0.12	0.09	72	0.06	0.07	72
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0.08	0.07	71	0.04	0.06	73
Non-traded (X)	0.05	0.02	81	0.07	0.01	93	0.04	0.01	93	0.04	0.02	82	0.02	0.01	78
Current credit exposure (X)	0.03	0.06	57	0.06	0.05	74	0.03	0.04	65	0.11	0.06	76	0.05	0.05	70
Credit losses on derivative contracts	0	0	50	0.01	0	94	-0.01	0	2	0.01	0	91	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.32	0.70	53	0.76	0.59	72	0.38	0.46	60	1.23	0.85	73	0.53	0.73	69

BHC Name

City/State

RSSD Number

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Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,479,000	2,167,000	2,167,000	869,000	840,000
Gross losses	282,000	256,000	328,000	613,000	443,000
Write-downs, transfers to loans held-for-sale	3,000	10,000	10,000	10,000	13,000
Recoveries	88,000	96,000	124,000	101,000	85,000
Net losses	194,000	160,000	204,000	512,000	358,000
Provision for loan and lease losses	133,000	-579,000	-493,000	1,312,000	387,000
Adjustments	0	0	9,000	498,000	0
Ending balance	1,418,000	1,428,000	1,479,000	2,167,000	869,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.11	0.09	62	-0.51	-0.12	5	-0.32	-0.09	11	0.96	0.51	88	0.31	0.15	84
Provision for loan and lease losses / Average loans and leases	0.19	0.16	66	-0.90	-0.21	6	-0.57	-0.16	9	1.48	0.82	86	0.46	0.24	84
Provision for loan and lease losses / Net loan and lease losses	68.56	151.30	36	-361.88	-65.12	19	-241.67	-105.48	28	256.25	487.86	35	108.10	130.58	46
Allowance for loan and lease losses / Total loans and leases not held for sale	1.50	1.17	81	1.71	1.32	80	1.68	1.23	83	2.54	1.58	87	1.05	0.83	76
Allowance for loan and lease losses / Total loans and leases	1.49	1.15	81	1.70	1.30	81	1.67	1.20	84	2.49	1.55	87	1.04	0.81	76
Allowance for loan and lease losses / Net loans and leases losses (X)	5.48	38.64	19	6.69	17.40	29	7.25	21.39	29	4.23	11.58	23	2.43	8.03	21
Allowance for loan and lease losses / Nonaccrual assets	285.31	428.13	43	266.92	330.05	51	318.75	364.13	56	288.16	299.17	61	163.04	218.72	54
ALLL / 90+ days past due + nonaccrual loans and leases	225.80	320.87	43	203.71	271.93	42	226.49	287.08	50	222.94	244.34	53	116.80	151.73	45
Gross loan and lease losses / Average loans and leases	0.41	0.16	88	0.40	0.20	84	0.38	0.19	85	0.69	0.34	84	0.53	0.28	84
Recoveries / Average loans and leases	0.13	0.07	84	0.15	0.08	83	0.14	0.08	83	0.11	0.07	77	0.10	0.08	71
Net losses / Average loans and leases	0.28	0.09	90	0.25	0.12	82	0.24	0.11	84	0.58	0.27	85	0.43	0.21	84
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	92	0.01	0	95	0.01	0	92	0.01	0	92	0.02	0	91
Recoveries / Prior year-end losses	26.83	34.26	40	15.66	25.09	36	20.23	34.67	30	22.80	33.98	34	19.63	36.22	24
Earnings coverage of net loan and lease losses (X)	11.02	36.38	31	13.09	26.30	41	13.34	39.72	33	5.13	22.91	24	6.63	24.40	26
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	23	0.02	0.02	66	0.01	0.02	58	0.02	0.04	47	0.04	0.01	77
Real estate loans secured by 1-4 family	-0.05	-0.02	15	-0.06	-0.01	16	-0.06	-0.02	14	0.01	0.01	60	0.05	0.01	85
Revolving	-0.19	-0.06	15	-0.21	-0.07	16	-0.21	-0.07	16	-0.02	0.01	27	0.15	0.02	88
Closed-end	-0.03	-0.01	28	-0.03	-0.01	29	-0.03	-0.01	24	0.02	0	76	0.02	0	69
Commercial real estate loans	0.02	0	79	0.16	0.04	87	0.13	0.04	85	0.04	0.07	51	0.02	0.01	68
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	-0.04	0	18	-0.09	-0.01	10
1-4 family	0.04	0	98	-0.05	0	3	-0.04	0	4	-0.04	0	4	-0.09	0	2
Other	-0.04	-0.01	14	0.05	0.01	89	0.04	0	87	0	0	57	0	-0.01	61
Multifamily	0	0	56	-0.10	0.01	0	-0.08	0.01	0	0	0	58	0	0	56
Nonfarm nonresidential	0.03	0	81	0.24	0.05	91	0.19	0.05	86	0.06	0.11	52	0.05	0.02	76
Owner-occupied	0.03	0	94	0.01	0.01	75	0.01	0.01	75	0.06	0.02	83	0.06	0.01	92
Other	0	0.01	53	0.23	0.04	90	0.18	0.04	87	0	0.08	24	-0.01	0.01	10
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0.51	0.01	98
Commercial and industrial loans	0.09	0.11	59	0.26	0.19	65	0.22	0.17	67	1.05	0.47	85	0.41	0.37	65
Loans to individuals	2.70	0.76	92	2.18	0.72	90	1.32	0.71	82	2.80	1.13	87	2.34	1.17	84
Credit card loans	2.59	1.94	70	2.93	2.27	74	2.70	1.84	76	3.87	2.92	70	4.18	3.11	72
Agricultural loans	-0.58	0.02	2	-0.79	0.02	2	-0.54	0.02	3	1.81	0.19	91	0.82	0.08	93
Loans to foreign governments and institutions		0.05			0			0			0			0	
Other loans and leases	0.25	0.13	81	0.21	0.09	81	0.23	0.10	79	0.34	0.15	78	0.42	0.15	84

BHC Name

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RSSD Number

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Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	314,000	217,000	280,000	338,000	361,000
90+ days past due loans and leases	131,000	168,000	189,000	221,000	224,000
Nonaccrual loans and leases	497,000	533,000	464,000	751,000	520,000
Total past due and nonaccrual loans and leases	942,000	918,000	933,000	1,310,000	1,105,000
Restructured 30-89 days past due	36,000	16,000	17,000	22,000	34,000
Restructured 90+ days past due	17,000	15,000	16,000	21,000	28,000
Restructured nonaccrual	108,000	101,000	110,000	154,000	162,000
Total restructured loans and leases	161,000	132,000	143,000	197,000	224,000
30-89 days past due loans held for sale	0	0	0	5,000	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	2,000	2,000	13,000	6,000	13,000
Total past due and nonaccrual loans held for sale	2,000	2,000	13,000	11,000	13,000
Restructured loans and leases in compliance	423,000	415,000	375,000	406,000	437,000
Other real estate owned	13,000	17,000	13,000	31,000	65,000
Other Assets					
30-89 days past due	0	0	7,000	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	2,000	0	1,000	13,000
Total other assets past due and nonaccrual	0	2,000	7,000	1,000	13,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.33	0.33	63	0.26	0.29	55	0.32	0.32	60	0.39	0.39	61	0.43	0.43	61
90+ days past due loans and leases	0.14	0.10	75	0.20	0.09	84	0.21	0.10	79	0.25	0.12	82	0.27	0.15	80
Nonaccrual loans and leases	0.52	0.37	77	0.63	0.54	69	0.52	0.46	64	0.86	0.66	75	0.62	0.51	67
90+ days past due and nonaccrual loans and leases	0.66	0.52	69	0.83	0.68	69	0.74	0.62	68	1.12	0.85	76	0.89	0.71	70
30-89 days past due restructured	0.04	0.01	88	0.02	0.01	80	0.02	0.01	80	0.03	0.01	80	0.04	0.01	81
90+ days past due restructured	0.02	0.01	86	0.02	0	87	0.02	0	87	0.02	0.01	87	0.03	0.01	88
Nonaccrual restructured	0.11	0.09	69	0.12	0.12	54	0.12	0.10	64	0.18	0.13	68	0.19	0.14	69
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0.01	0	86	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	84	0	0	84	0.01	0	90	0.01	0.01	82	0.02	0	90
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.33	0.33	63	0.26	0.29	55	0.32	0.32	61	0.39	0.40	61	0.43	0.43	61
90+ days past due assets	0.14	0.10	75	0.20	0.09	84	0.21	0.10	79	0.25	0.12	82	0.27	0.15	80
Nonaccrual assets	0.52	0.37	75	0.64	0.55	69	0.52	0.47	64	0.86	0.67	74	0.64	0.53	68
30+ days past due and nonaccrual assets	0.99	0.89	67	1.09	1	63	1.06	0.97	66	1.50	1.29	68	1.34	1.19	68
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.40	0.33	69	0.45	0.40	69	0.40	0.36	66	0.66	0.52	75	0.60	0.44	73
90+ days past due and nonaccrual assets + other real estate owned	0.41	0.35	68	0.46	0.42	64	0.41	0.37	64	0.68	0.55	73	0.65	0.48	75
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.62	0.38	79	0.64	0.48	74	0.54	0.41	71	0.83	0.60	76	0.86	0.53	83
Allowance for loan and lease losses	69.53	55.46	69	69.75	67.85	58	59.84	62.64	58	56.81	66.66	42	124.74	115.41	66
Equity capital + allowance for loan and lease losses	5.94	3.63	81	4.97	4.12	70	4.47	3.60	68	6.07	4.97	68	6.32	4.28	76
Tier 1 capital + allowance for loan and lease losses	6.74	3.90	83	6.77	4.89	75	6.33	4.30	76	8.58	6.05	75	8.74	5.65	80
Loans and leases + other real estate owned	1.03	0.61	84	1.18	0.82	81	1	0.71	77	1.41	0.97	79	1.30	0.85	83

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.41	0.23	78	0.36	0.25	74	0.38	0.26	73	0.53	0.39	71	0.57	0.38	79
90+ days past due	0.26	0.11	84	0.38	0.12	87	0.42	0.12	86	0.48	0.16	86	0.49	0.16	84
Nonaccrual	0.41	0.41	60	0.45	0.60	51	0.42	0.52	49	0.85	0.76	64	0.47	0.46	58
Commercial and industrial															
30–89 days past due	0.22	0.29	52	0.10	0.24	36	0.19	0.24	53	0.20	0.23	57	0.18	0.31	40
90+ days past due	0.01	0.06	49	0.01	0.02	63	0.02	0.04	54	0.03	0.03	64	0.04	0.05	64
Nonaccrual	0.79	0.47	81	1.31	0.65	86	1.05	0.57	83	1.49	0.75	85	1.32	0.83	75
Individuals															
30–89 days past due	0.94	0.83	66	0.73	0.60	68	0.85	0.63	70	1.08	0.83	75	1.25	0.83	75
90+ days past due	0.35	0.10	85	0.37	0.08	90	0.34	0.09	87	0.43	0.14	83	0.44	0.17	81
Nonaccrual	0	0.17	10	0.02	0.17	28	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due		0			0.03			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.44	0.09	86	0	0.11	29	0	0.07	30	0	0.17	28	0.82	0.24	85
90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
Nonaccrual	26.20	0.27	99	0	0.51	25	0	0.70	27	0.45	0.49	70	2.46	0.67	86
Foreign governments															
30–89 days past due		0			0			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.14			0.17			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.07	0.13	62	0.11	0.11	66	0.12	0.12	68	0.11	0.18	59	0.08	0.20	48
90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0.12	0.06	80	0.05	0.13	56	0.05	0.09	63	0.06	0.15	55	0.11	0.13	63

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.63	0.39	78	0.53	0.36	73	0.55	0.46	66	0.76	0.65	71	0.83	0.67	71
	90+ days past due	0.42	0.22	83	0.61	0.25	85	0.65	0.24	85	0.75	0.33	85	0.77	0.31	85
	Nonaccrual	0.29	0.58	35	0.39	0.76	28	0.35	0.71	29	0.47	0.89	28	0.35	0.73	25
Revolving	30-89 days past due	0.59	0.31	82	0.57	0.33	79	0.58	0.28	85	0.77	0.48	76	0.79	0.45	81
	90+ days past due	0.48	0.02	99	0.51	0.03	98	0.56	0.02	99	0.42	0.03	97	0.60	0.05	96
	Nonaccrual	0.93	0.86	72	1.16	1.05	72	1.09	1.18	72	1.01	1.13	64	0.79	1	59
Closed-end	30-89 days past due	0.63	0.41	77	0.53	0.36	73	0.54	0.49	64	0.76	0.65	69	0.84	0.70	68
	90+ days past due	0.41	0.25	82	0.63	0.27	85	0.67	0.26	84	0.83	0.38	84	0.82	0.35	82
	Nonaccrual	0.18	0.57	20	0.24	0.71	19	0.21	0.67	19	0.35	0.87	24	0.22	0.70	16
Junior lien	30-89 days past due	0	0.01	54	0.01	0.01	51	0.01	0.01	40	0.01	0.02	60	0.02	0.02	56
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	80	0.01	0	80
	Nonaccrual	0.02	0.02	62	0.04	0.04	53	0.03	0.03	58	0.07	0.04	72	0.06	0.04	64
Commercial real estate	30-89 days past due	0.08	0.13	48	0.08	0.16	42	0.09	0.15	53	0.12	0.26	44	0.13	0.18	45
	90+ days past due	0.01	0.01	66	0.01	0.01	69	0.02	0.01	83	0.01	0.02	67	0.01	0.03	59
	Nonaccrual	0.61	0.29	85	0.56	0.48	63	0.53	0.38	73	1.51	0.62	90	0.63	0.23	87
Construction and development	30-89 days past due	0.24	0.19	75	0.14	0.15	69	0.25	0.17	77	0.29	0.28	66	0.04	0.28	38
	90+ days past due	0.03	0.01	86	0	0.01	38	0.07	0.01	92	0.07	0.01	93	0.09	0.02	88
	Nonaccrual	0.09	0.14	64	0	0.31	14	0	0.20	15	0.04	0.41	33	0.04	0.20	40
1-4 family	30-89 days past due	0.24	0.02	95	0.14	0.03	89	0.25	0.02	95	0.25	0.03	92	0	0.06	25
	90+ days past due	0.03	0	96	0	0	45	0.07	0	96	0.07	0	97	0.09	0	95
	Nonaccrual	0.06	0.01	88	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0.04	0.22	42	0.04	0.20	48
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.03	0.12	60	0	0.25	15	0	0.16	18	0.04	0.35	40	0.04	0.17	46
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.04	0.10	38	0.07	0.12	48	0.05	0.13	42	0.09	0.23	41	0.16	0.14	58
	90+ days past due	0	0.01	33	0.02	0.01	72	0.01	0.01	78	0	0.02	26	0	0.03	22
	Nonaccrual	0.94	0.36	88	0.80	0.58	71	0.75	0.45	77	2.10	0.80	92	0.83	0.28	90
Owner Occupied	30-89 days past due	0.04	0.04	58	0.07	0.04	74	0.05	0.04	66	0.06	0.07	56	0.15	0.07	83
	90+ days past due	0	0	36	0.02	0	88	0.01	0	87	0	0	33	0	0.01	26
	Nonaccrual	0.33	0.12	86	0.77	0.20	93	0.72	0.17	95	0.98	0.27	95	0.82	0.16	98
Other	30-89 days past due	0	0.05	14	0	0.07	11	0	0.08	14	0.03	0.14	43	0.01	0.07	28
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.60	0.21	87	0.03	0.31	20	0.03	0.23	25	1.12	0.44	85	0.01	0.10	23
Farmland	30-89 days past due	0	0.09	32	0.65	0.13	89	0	0.10	31	0	0.11	30	0.51	0.23	79
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0.65	1.06	61	0.69	0.69	70	0.58	1.13	52	3.03	0.84	88
Credit card	30-89 days past due	1.43	1.22	75	1.06	0.79	71	1.27	0.81	76	1.15	0.95	65	1.37	1.19	62
	90+ days past due	1.10	0.50	83	0.97	0.40	86	1.01	0.45	87	1.15	0.63	79	1.37	0.78	77
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	10,615,000	11,118,000	10,828,000	11,370,000	11,324,000
Retained earnings	6,836,000	5,686,000	5,957,000	4,351,000	3,751,000
Accumulated other comprehensive income (AOCI)	-3,632,000	532,000	289,000	1,315,000	-90,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	13,819,000	17,336,000	17,074,000	17,036,000	14,985,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	5,897,000	5,176,000	5,941,000	5,196,000	4,847,000
Accumulated other comprehensive income-related adjustments	-3,632,000	532,000	289,000	1,315,000	-90,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	11,554,000	11,628,000	10,844,000	10,525,000	10,228,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	11,554,000	11,628,000	10,844,000	10,525,000	10,228,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,659,000	1,659,000	1,659,000	1,656,000	1,310,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,659,000	1,659,000	1,659,000	1,656,000	1,310,000
Less: Additional tier 1 capital deductions	0	0	0	0	1,000
Additional tier 1 capital	1,659,000	1,659,000	1,659,000	1,656,000	1,309,000
Tier 1 Capital	13,213,000	13,287,000	12,503,000	12,181,000	11,537,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	410,000	462,000	431,000	482,000	534,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	496,000	496,000	496,000	495,000	421,000
Allowance for loan and lease losses in tier 2 capital	1,122,000	982,000	1,011,000	1,340,000	914,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,028,000	1,940,000	1,938,000	2,317,000	1,869,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	2,028,000	1,940,000	1,938,000	2,317,000	1,869,000
Exited advanced approach tier 2 capital					
Total capital	15,241,000	15,227,000	14,441,000	14,498,000	13,406,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	161,195,000	155,422,000	160,201,000	144,445,000	123,870,000
Less: Deductions from common equity tier 1 capital	5,897,000	5,176,000	5,941,000	5,196,000	4,848,000
Less: Other deductions	-465,000	-630,000	-484,000	-667,000	-595,000
Total assets for leverage ratio	155,763,000	150,876,000	154,744,000	139,916,000	119,617,000
Total risk-weighted assets	124,395,000	108,052,000	113,343,000	106,943,000	105,705,000
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	9.29	11.77	12	10.76	12.59	23	9.57	12.37	10	9.84	12.35	10	9.68	12.11	12
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.62	12.48	18	12.30	13.31	38	11.03	13.11	16	11.39	13.08	24	10.91	12.78	21
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.25	14.27	13	14.09	15.21	31	12.74	14.91	13	13.56	15.23	22	12.68	14.36	19
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.48	9.22	27	8.81	9.07	46	8.08	8.98	26	8.71	9.13	41	9.65	9.76	54
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		-100.00
Total property and casualty assets	0	0	0	0	0		-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity							
Total insurance underwriting equity	0	0	0	0	0		-100.00
Total property and casualty equity	0	0	0	0	0		-100.00
Total life and health equity	0	0	0	0	0		-100.00
Total insurance underwriting net income	0	0	0	0	0		-100.00
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		-100.00
Claims and claims adjusted expense reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		-100.00
Unearned premiums (P/C)							
Unearned premiums (P/C)	0	0	0	0	0		-100.00
Policyholder benefit and contractholder funds (L/H)							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		-100.00
Separate account liabilities (L/H)							
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue							
Insurance activities revenue	2,000	3,000	4,000	4,000	5,000	-33.33	-98.10
Other insurance activities income	2,000	3,000	4,000	4,000	3,000	-33.33	-98.09
Insurance and reinsurance underwriting income							
Insurance and reinsurance underwriting income	0	0	0	0	2,000		-100.00
Premiums	0	0	0	0	2,000		-100.00
Credit related insurance underwriting	0	0	0	0	2,000		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses							
Insurance benefits, losses, expenses	0	0	0	0	0		-100.00
Net assets of insurance underwriting subsidiaries							
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets							
Life insurance assets	3,478,000	3,457,000	3,468,000	3,431,000	3,365,000	0.61	7.57

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income															
Insurance activities revenue / Adjusted operating income	0.04	0.36	48	0.06	0.38	50	0.06	0.36	51	0.06	0.41	49	0.08	0.47	49
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	40	7.32	88
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			100	34.91	83
Other premium income / Total premium income	67.17			68.86			67.01			61.77			0	65.09	16
Insurance underwriting net income / Consolidated net income															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			0	233.61	11
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)															
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses															
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.77	12.02	94	23.49	11.72	93	24.80	12	97	23.91	11.03	94	27.12	11.51	97
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)															
Net assets of broker-dealer subsidiaries (\$000)	236,000			267,000			259,000			237,000			165,000		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.15	0.55	84	0.17	0.44	87	0.16	0.46	86	0.16	0.75	83	0.13	1.39	78

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	402,000	516,000	713,000	125,000	221,000
Real estate loans	42,000	24,000	24,000	15,000	16,000
Commercial and industrial loans	360,000	492,000	689,000	110,000	205,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	88,000	140,000	115,000	163,000	177,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	490,000	656,000	828,000	288,000	398,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.52			0.12			0.14			0.42		2.41	1.19	90

	BHC	Peer # 1	Pct												
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Growth Rates															
Net loans and leases	-22.09	20.31	23	319.51	-0.16	98	470.40	6.83	97	-43.44	-2.40	9	9.60	22.48	64
Total selected assets	-25.30	21.10	18	125.43	3.36	95	187.50	9.48	94	-27.64	2.04	16	11.35	12.40	71
Deposits		-2.72			10.74			0.73			3.46			10.36	

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	2,000	3,000	2,000	3,000	4,000	-33.33	-73.07
1-4 family residential loans	2,000	3,000	2,000	3,000	4,000	-33.33	-73.07
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	21.07	23.73	22.36	23.22	21.14		
Home equity lines	3.71	4.62	4.24	5.23	6.37		
Credit card receivables	1.24	1.35	1.33	1.39	1.66		
Auto loans and other consumer loans	6.01	4.05	7.19	4.84	7.18		
Commercial and industrial loans	33.96	31.89	31.84	31.59	29.54		
All other loans and leases	34	34.37	33.05	33.72	34.12		

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	12.37	11.56	12.07	11.52	10.27

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		-100.00
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		-100.00
Total past due securitized assets	0	0	0	0	0		-100.00
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.63	0.53	0.54	0.76	0.84
Home equity lines	0.59	0.57	0.58	0.77	0.79
Credit card receivables	1.43	1.06	1.27	1.15	1.37
Commercial and industrial loans	0.22	0.10	0.19	0.20	0.18
All other loans and leases	0.20	0.16	0.21	0.24	0.31
Total managed loans past due 30–89 days	0.33	0.26	0.32	0.39	0.43
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.41	0.63	0.67	0.83	0.82
Home equity lines	0.48	0.51	0.56	0.42	0.60
Credit card receivables	1.10	0.97	1.01	1.15	1.37
Commercial and industrial loans	0.01	0.01	0.02	0.03	0.04
All other loans and leases	0.04	0.03	0.05	0.04	0.05
Total managed loans past due 90+ days	0.14	0.20	0.21	0.25	0.27
Total Past Due Managed Assets	0.47	0.46	0.53	0.64	0.70
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	-0.03	-0.03	0.02	0.02
Home equity lines	-0.19	-0.21	-0.21	-0.02	0.15
Credit card receivables	2.59	2.93	2.70	3.87	4.18
Commercial and industrial loans	0.09	0.26	0.22	1.05	0.41
All other loans and leases	0.55	0.38	0.34	0.51	0.54
Net Losses on Managed Assets Percent of Total Managed Assets	0.27	0.25	0.23	0.59	0.43

BHC Name

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RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	850,000	1,650,000	2,250,000	280,000	1,676,000	-48.48	-11.88
Dividends	850,000	1,650,000	2,250,000	280,000	1,675,000	-48.48	-11.46
Interest	0	0	0	0	1,000		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	18,000	6,000	8,000	8,000	3,000	200.00	3296.23
Dividends	14,000	0	0	0	0		
Interest	4,000	6,000	8,000	8,000	3,000	-33.33	654.72
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	868,000	1,656,000	2,258,000	288,000	1,679,000	-47.58	-10.06
Securities gains (losses)	0	0	0	0	0		
Other operating income	-3,000	0	4,000	1,000	2,000		
Total operating income	865,000	1,656,000	2,262,000	289,000	1,681,000	-47.77	-10.55
Operating Expenses							
Personnel expenses	46,000	47,000	61,000	56,000	54,000	-2.13	-2.75
Interest expense	57,000	52,000	68,000	93,000	153,000	9.62	-5.30
Other expenses	48,000	80,000	100,000	83,000	89,000	-40.00	-11.60
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	151,000	179,000	229,000	232,000	296,000	-15.64	-6.67
Income (loss) before taxes	713,000	1,492,000	2,051,000	109,000	1,389,000	-52.21	-11.45
Applicable income taxes (credit)	-27,000	-37,000	-43,000	-36,000	-68,000		
Extraordinary items							
Income before undistributed income of subsidiaries	740,000	1,529,000	2,094,000	145,000	1,458,000	-51.60	-14.51
Equity in undistributed income of subsidiaries	820,000	554,000	427,000	949,000	124,000	48.01	1214.14
Bank subsidiaries	810,000	513,000	372,000	905,000	110,000	57.89	1436.21
Nonbank subsidiaries	10,000	41,000	55,000	44,000	14,000	-75.61	3.40
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,560,000	2,083,000	2,521,000	1,094,000	1,582,000	-25.11	68.10
Memoranda							
Bank net income	1,660,000	2,163,000	2,622,000	1,185,000	1,785,000	-23.25	63.91
Nonbank net income	24,000	41,000	55,000	44,000	14,000	-41.46	148.16
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	15,108,000	87.82	18,602,000	89.62	18,218,000	89.05	18,872,000	16,939,000	-18.78	-10.31
Common and preferred stock	14,590,000	84.81	18,084,000	87.13	17,700,000	86.51	18,354,000	16,421,000	-19.32	-10.18
Excess cost over fair value	518,000	3.01	518,000	2.50	518,000	2.53	518,000	518,000	0.00	15.51
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	0		-100.00
Investment in nonbank subsidiaries	401,000	2.33	304,000	1.46	362,000	1.77	270,000	227,000	31.91	-8.29
Common and preferred stock	401,000	2.33	304,000	1.46	362,000	1.77	250,000	206,000	31.91	-3.86
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	20,000	20,000		-100.00
Other receivables	0	0	0	0	0	0	0	1,000		-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
Securities	41,000	0.24	42,000	0.20	46,000	0.22	98,000	22,000	-2.38	130.40
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,389,000	8.07	1,481,000	7.14	1,543,000	7.54	1,526,000	1,935,000	-6.21	-23.26
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	34,000	0.20	36,000	0.17	36,000	0.18	38,000	41,000	-5.56	-26.69
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	230,000	1.34	291,000	1.40	254,000	1.24	237,000	294,000	-20.96	-10.61
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	17,203,000	100.00	20,756,000	100.00	20,459,000	100.00	21,041,000	19,458,000	-17.12	-11.39
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	360,000	0		-100.00
Borrowings with maturity over 1 year	1,224,000	7.12	1,370,000	6.60	1,356,000	6.63	1,805,000	2,396,000	-10.66	-40.71
Subordinated notes and debentures	552,000	3.21	552,000	2.66	552,000	2.70	553,000	554,000	0.00	-0.63
Other liabilities	247,000	1.44	227,000	1.09	222,000	1.09	210,000	208,000	8.81	256.28
Balance due to subsidiaries and related institutions	7,000	0.04	2,000	0.01	3,000	0.01	2,000	5,000	250.00	
Total liabilities	2,030,000	11.80	2,151,000	10.36	2,133,000	10.43	2,930,000	3,163,000	-5.63	-27.24
Equity Capital	15,173,000	88.20	18,605,000	89.64	18,326,000	89.57	18,111,000	16,295,000	-18.45	-8.73
Perpetual preferred stock (income surplus)	1,659,000	9.64	1,659,000	7.99	1,659,000	8.11	1,656,000	1,310,000	0.00	102.35
Common stock	10,000	0.06	10,000	0.05	10,000	0.05	10,000	10,000	0.00	-17.09
Common surplus	11,976,000	69.62	12,479,000	60.12	12,189,000	59.58	12,731,000	12,685,000	-4.03	-26.73
Retained earnings	6,531,000	37.96	5,296,000	25.52	5,550,000	27.13	3,770,000	3,751,000	23.32	410.83
Accumulated other comprehensive income	-3,632,000	-21.11	532,000	2.56	289,000	1.41	1,315,000	-90,000		
Other equity capital components	-1,371,000	-7.97	-1,371,000	-6.61	-1,371,000	-6.70	-1,371,000	-1,371,000		
Total liabilities and equity capital	17,203,000	100.00	20,756,000	100.00	20,459,000	100.00	21,041,000	19,458,000	-17.12	-11.39
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

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Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	12.33	11.02	66	15.29	12.52	74	13.85	11.94	70	6.29	7.29	33	9.84	9.68	52
Bank net income / Average equity investment in banks.....	13.17	11.60	68	15.36	12.35	78	14.05	11.80	75	6.51	7.45	37	10.66	10.51	58
Nonbank net income / Average equity investment in nonbanks.....	8.28	9.71	55	19.77	13.18	72	18.73	13.12	70	19.80	9.75	82	7.62	7.89	63
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income.....	106.41	98.76	74	103.84	96.45	70	104.01	96.79	67	108.32	88.16	73	112.83	82.22	90
Nonbank net income / Parent net income.....	1.54	2.50	65	1.97	3.22	65	2.18	3.40	66	4.02	3.59	72	0.88	5.93	51
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	13.38	18.39	48	11.56	16.51	48	11.64	16.81	47	16.18	20.06	60	19.41	20.43	69
Total debt / Equity capital.....	11.71	12.61	57	10.33	11.37	57	10.41	11.71	58	15.01	14.41	68	18.10	14.31	71
Total debt + notes payable to subs that issued TPS / Equity capital.....	11.71	14.76	45	10.33	13.41	46	10.41	13.63	46	15.01	16.67	62	18.10	16.36	70
Total debt + Loans guaranteed for affiliate / Equity capital.....	11.71	12.68	57	10.33	11.46	57	10.41	11.77	58	15.01	14.68	68	18.10	14.56	71
Total debt / Equity capital – excess over fair value.....	12.12	12.75	60	10.63	11.47	60	10.71	11.81	59	15.45	14.52	68	18.70	14.51	72
Long-term debt / Equity capital.....	11.71	11.91	59	10.33	10.65	57	10.41	10.95	58	13.02	13.56	64	18.10	13.04	72
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0.57	38	1.99	0.77	82	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	3.41	0.09	96	2.78	0.08	94	2.83	0.05	95	2.86	0.08	94	3.18	0.12	94
Long-term debt / Consolidated long-term debt.....	78.10	39.59	83	78.42	40.69	82	79.27	39.86	81	79.82	34.67	90	48.34	28.44	71
Double Leverage															
Equity investment in subs / Equity capital.....	102.21	104.01	47	101.62	103.15	47	101.39	103.22	45	105.58	102.81	69	105.22	103.22	64
Total investment in subs / Equity capital.....	102.21	109.29	37	101.62	108.29	36	101.39	108.40	35	105.69	110.16	55	105.35	111.07	51
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	0.16	0.39	46	0.11	0.27	45	0.10	0.29	45	0.92	0.47	70	0.54	0.36	64
Equity investment in subs – equity cap / Net income-div (X).....	0.26	1.15	20	0.15	0.85	14	0.14	1.05	8	2.55	1.82	73	0.92	1.22	47
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	129.18	130.36	55	238.04	152.56	81	245.14	152.85	83	37.42	136.59	4	189.97	177.68	58
Cash from ops + noncash items + op expense / Op expense + dividend.....	119.35	118.32	54	235.68	155.61	79	246.03	154.48	84	53.12	147.24	7	207.56	190.27	64
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	85.35	105.80	33	99.20	94.59	53	102.45	98.54	56	80.40	134.08	15	108.28	116.34	49
Pretax operating income + interest expense / Interest expense.....	1,350.88	1,565.66	61	2,969.23	1,645.53	80	3,116.18	1,835.33	80	217.20	2,016.32	17	1,007.84	1,968.54	41
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	1,350.88	1,454.22	62	2,969.23	1,896.20	81	3,116.18	1,770.77	79	217.20	1,539.23	16	1,007.84	1,632.83	46
Dividends + interest from subsidiaries / Interest expense + dividends.....	136.48	150.57	52	277.85	174.48	77	283.67	174.12	82	36.41	150.43	8	206.27	210.80	56
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	21.08	26.99	53	24.80	40.79	51	23.34	47.61	48	10.62	35.64	32	20.03	57.11	42
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	6.70	3.60	72	6.10	3.29	74	6.65	3.44	73	4.82	3.85	62	8.92	2.64	84
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual.....		0.65			1.04			0.92			1.03			0.54	
Total.....		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.26	1.77	62	0.22	1.76	58	0.26	1.76	62	0.22	2.66	57	0.19	5.62	50
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	78.24	70.90	61	35.58	69.90	26	34.77	66.37	26	481.38	81.10	96	45.34	57.84	45
Dividends declared / Net income	37.12	31.93	56	26.12	27.22	49	28.88	28.27	52	63.80	42.29	82	41.78	33.08	69
Net income – dividends / Average equity.....	7.76	7.51	57	11.30	9.25	72	9.85	8.62	69	2.28	4.14	26	5.73	6.46	42
Percent of Dividends Paid															
Dividends from bank subsidiaries	146.80	133.26	61	303.31	160.45	80	309.07	155.92	82	40.11	132.17	20	253.40	178.13	75
Dividends from nonbank subsidiaries	2.42	2.76	70	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	149.22	183.35	53	303.31	213.42	75	309.07	203.53	78	40.11	174.85	10	253.40	260.40	62
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	51.20	43.79	59	76.28	43.30	81	85.81	45.96	85	23.63	60.28	18	93.84	66.55	80
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0.06	0.54	56
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	51.20	52.71	58	76.28	48.70	79	85.81	51.33	81	23.63	62.88	17	93.89	69.36	72
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	58.33	47.96	57	0	66.90	8	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	16.67	3.25	85	14.63	2.38	89	14.55	2.44	90	18.18	7.38	84	21.43	20.25	75
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	75	64.26	55	14.63	94.31	25	14.55	87.22	21	18.18	79.84	34	21.43	150.41	20
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.27	67.73	64	99.64	72.55	78	99.47	74.16	76	96.89	69.76	61	99.64	67.32	84
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0.06	0.80	52
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	98.27	81.70	49	99.64	82.68	70	99.47	83.13	66	96.89	82.20	45	99.70	78.80	77
Dividends from nonbank subsidiaries	1.62	2.90	69	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0.46	0.28	86	0.36	0.20	85	0.35	0.18	86	2.77	0.73	89	0.18	1.19	71
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	2.08	4.41	66	0.36	5.69	50	0.35	4.67	51	2.77	4.70	70	0.18	7.29	39
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10		0	135.13	12		83.37	
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	28.33	11